

Debtor 1 Judy Ann Vicenty
Debtor 2 _____
(Spouse, if filing) _____
United States Bankruptcy Court for the: Eastern District of Pennsylvania
(Philadelphia) _____
Case number 16-17769

Official Form 410S1**Notice of Mortgage Payment Change**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: THE BANK OF NEW YORK MELLON FKA THE
BANK OF NEW YORK, AS SUCCESSOR
INDENTURE TRUSTEE TO JPMORGAN CHASE
BANK, N.A. AS INDENTURE TRUSTEE FOR THE
CWABS MASTER TRUST, REVOLVING HOME
EQUITY LOAN ASSET BACKED NOTES, SERIES
2004-C

Court claim no. (if known): _____

Date of payment change:

Must be at least 21 days after date of this notice

03/25/2017

New total payment:

Principal, interest, and escrow, if any

\$238.69

Last 4 digits of any number you use to identify
the debtor's account: 4575

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

No



Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.

Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: _____

New escrow payment: _____

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?**

No



Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.

If a notice is not attached, explain why:

Current interest rate: _____

New interest rate: _____

Current principal and interest payment: _____

New principal and interest payment: _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☐ No
- ☒ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: CHANGE IN PRINCIPAL - NUMBER OF DAYS IN BILLING CYCLE HAS CHANGED

Current mortgage payment: \$249.69

New mortgage payment: \$238.69


Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Robert Phifer Jr Date 03/02/2017
Assistant Vice President

Print: Robert Phifer Jr Title Assistant Vice President

Company Bank of America, N.A.
Address 16001 N. Dallas Pkwy
Addison, TX 75001

Specific Contact Information:
Phone: 214-209-8475
Email: robert.phifer@bankofamerica.com

UNITED STATES BANKRUPTCY COURT

Eastern District of Pennsylvania (Philadelphia)

Chapter 13 No. 16-17769

Judge: Judge Stephen Raslavich

In re:

Judy Ann Vicenty

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that on March 02, 2017, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage prepaid, or via filing with the US Bankruptcy Court's CM ECF system.

Debtor: By U.S. Postal Service First Class Mail Postage Prepaid:

Judy Ann Vicenty
400 Tyson Avenue
Philadelphia, PA 19111

Debtor's Attorney: By U.S. Postal Service First Class Mail Postage Prepaid:

CHRISTOPHER MICHAEL MCMONAGLE
Freedman & Lorry
1601 Market Street
Suite 1500
Philadelphia, PA 19103

Trustee: By U.S. Postal Service First Class Mail Postage Prepaid:

FREDERICK L. REIGLE
Chapter 13 Trustee
2901 St. Lawrence Ave.
P.O. Box 4010
Reading, PA 19606

/s/ Bruce Bertrand

4 S Technologies, LLC
(as authorized agent for Bank of America, N.A.)
200 Sheffield St., Suite 101
Mountainside, NJ 07092
(908) 588-9639
brucebertrand@4stechnologies.com